

Form definmgt

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604

In Re:

Michael Leydervuder
552 Prestwick Ln
Wheeling, IL 60090
SSN: xxx-xx-9672 EIN: N.A.

Case No. : 09-28761
Chapter : 7
Judge : Jack B. Schmetterer

**NOTICE TO INDIVIDUAL DEBTORS IN CHAPTER 7 CASES OF
REQUIREMENT TO FILE A STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)**

Unless otherwise ordered by the Court, you must complete an instructional course in personal financial management in order to receive a discharge under Chapter 7 (11 U.S.C. § 727). Pursuant to Interim Bankruptcy Rule 1007(b)(7), you must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. § 111. If a joint petition was filed, each spouse must complete and file a separate certification. Please attach the certificate you received from the approved personal financial management counselor to Official Form 23. As an alternative, you can include the certificate number on Official Form 23.

You must file Official Form 23 within 45 days after the first date set for the meeting of creditors under § 341. If you do not file Official Form 23, your case will be closed without a discharge. You will still be liable for the debts you owed before filing. If you subsequently file a Motion to Reopen, you must pay the reopening fee.

If you have any questions, please call Daphne Williams at (312) 435-5681 or Email daphne_williams@ilnb.uscourts.gov.

FOR THE COURT

Dated: September 11, 2009

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

B23 (Official Form 23) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re _____, Case No. _____
Debtor Chapter _____

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☐ I, _____ (*Printed Name of Debtor*), the debtor in the above-styled case, hereby certify that on _____ (*Date*), I completed an instructional course in personal financial management provided by _____ (*Name of Provider*), an approved personal financial management provider.

Certificate No. (if any): _____.

☐ I, _____ (*Printed Name of Debtor*), the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [*Check the appropriate box.*]:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States Trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: _____

Date: _____

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate of Service Page 4 of 4
CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-28761

User: dwilliams
Form ID: definmgt

Page 1 of 1
Total Noticed: 2

Date Rcvd: Sep 11, 2009

The following entities were noticed by first class mail on Sep 13, 2009.
db +Michael Leydervuder, 552 Prestwick Ln, Wheeling, IL 60090-6231
aty +Tom Makedonski, Law Office of Tom Makedonski, 4248 W Harrington Lane,
Chicago, IL 60646-6038

The following entities were noticed by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2009

Signature:

